Saskatchewan Housing Corporation 1973-1988

Fifteen Years of Service

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Jack Klein, minister-in-charge.

Foreword — Minister's Message

Saskatchewan is a richer province because of the many accomplishments of the Saskatchewan Housing Corporation over the past 15 years. It is a wealth that cannot be measured simply in monetary terms, but in the high quality of life enjoyed by the people of Saskatchewan.

The Saskatchewan Housing Corporation plays an invaluable role in facilitating the provision of public housing for people in greatest need — low income families, senior citizens and people with disabilities.

The Corporation owes its many successes to the spirit of partnership that exists between all levels of government and all the individuals and groups who volunteer their services at the community level. The partnership between Canada Mortgage and Housing Corporation (CMHC), the federal housing agency, and the Corporation forms the backbone through which non-profit groups, private developers and local volunteer organizations have made our province a leader in North America in public housing.

The list of creative and effective housing programs established over the years is impressive: programs for buyers and builders of new homes, repair programs for seniors and disabled people, Enriched Housing, Saskatchewan Home Improvement Program and Innovative Housing, to name a few.

With the ever increasing strength of partnerships with organizations dedicated to high standards in housing, the Saskatchewan Housing Corporation is well equipped to meet the challenges of fulfilling the province's housing requirements of the future.

Jack Klein
Minister Responsible for
Saskatchewan Housing Corporation

Dedication

Saskatchewan has become a leader in North America in public housing. To reach this high standard, it has taken the committed efforts of thousands of individuals in non-profit, private and public agencies, including the many volunteers who serve on the province's 282 Local Housing Authorities.

This 15th Anniversary booklet of the Saskatchewan Housing Corporation is dedicated to all those people who have worked so hard for so many years to ensure quality housing for all residents of the province.

Larry Little, president, Saskatchewan Housing Corporation.

Introduction

On June 1, 1973 the provincial legislature passed the Saskatchewan Housing Corporation Act, making the Corporation an official entity. Although 15 years is but a short history, now seems an appropriate time to pause and reflect upon the Corporation's past development and accomplishments, and to consider its future direction.

Few living things can successfully survive to maturity without adapting to change. The Corporation has encountered a number of major crossroads over the past 15 years where its choices of direction have significantly influenced housing in Saskatchewan.

The first challenge was to house an unprecedented number of young baby boom generation families entering Saskatchewan's housing market. Another was to provide rental accommodation in a very low general rental market. A third was to assist growing communities by acquiring and servicing residential land. And, more recently, the Corporation helped make new home ownership more affordable during a time of recession.

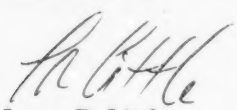
The Corporation is now facing one of its biggest challenges ever, one that requires not simply a reaction to an existing housing problem, but one that looks further down the road to an important future need. That is, the need to house senior citizens whose numbers are growing rapidly relative to the rest of the population.

The Corporation has been addressing this significant issue over the past three years, working in partnership with community representatives to develop the most practical, effective and compassionate means of housing Saskatchewan seniors. With our Enriched Housing and Innovative Housing Programs and the strong involvement and support of all levels of government and local volunteers, we feel prepared to ably serve the needs of present and future generations in Saskatchewan.

In June, 1988, the Corporation hosts "Conference '88" for Local Housing Authority delegates from throughout the province. This gathering represents the nucleus of those who serve public housing in Saskatchewan. The first LHA was established in Moose Jaw in 1952; and in 1988 the 282nd LHA was established at Stenen. The Corporation thus celebrates not only 15 years of service, but the 36 years that the LHA system has successfully managed the housing assets of the government.

The theme of our brief historical retrospective is "15 Years of Service".

Reflecting on the meaning of service, I think of the many special qualities of Saskatchewan people, especially their willingness to share their time, knowledge and energy to help others. In so doing, they are helping to build better communities and a strong Saskatchewan. Of equal importance is public service — service provided by those who have dedicated their careers to housing in Saskatchewan. The Corporation's employees, the Ministers-in-Charge, and the many members of the boards of directors over the years have dedicated all or part of their working lives to the successful operation of this Corporation. As President, I want to thank all these individuals who have contributed so much to public housing in Saskatchewan.



Larry R. Little
President

The Mandate

The mandate of the Saskatchewan Housing Corporation is to develop and deliver initiatives which improve the affordability, quality and availability of housing for residents of Saskatchewan.

Operating as a crown corporation within the government of Saskatchewan, the Saskatchewan Housing Corporation is committed to address one of the most important socio-economic concerns facing the people of Saskatchewan — housing. Its mission must reflect its responsibility to respond to and resolve housing related issues in the most cost-effective and efficient manner possible.

As a recognized authority on housing, the Corporation provides the driving force necessary to ensure that the housing needs of the province are being met on a timely and efficient basis. This hinges on the Corporation's ability to specifically identify the housing needs and requirements of Saskatchewan citizens. Once those requirements have been determined, it is the ongoing mandate of the Corporation to establish and develop programs aimed at serving those areas of the housing market not being addressed by the private sector.

Governed by The Saskatchewan Housing Corporation Act, the Corporation operates under a very broad and encompassing mandate. Recent activities of the Corporation have focussed on serving the housing needs of the province's senior citizens. As a result, Saskatchewan's seniors have been provided with much improved housing. The Corporation also continues to play a prominent role in assisting low-income families and people with special needs to obtain adequate and affordable accommodation.

Because of the Corporation's activities in carrying out its mission, many social and economic benefits are realized by the citizens of Saskatchewan. For example, employment opportunities are made available through housing construction; and seniors are able to lead the independent life style they so richly deserve.

Since the Corporation plays an integral part in meeting some of the wider economic and social objectives of the province, it must co-ordinate and develop mutually acceptable goals with other public agencies.

The Corporation works to promote co-operation and mutual support with all sectors of the housing indusry and market, including the federal and municipal partners. This ensures a balanced market which meets the unique needs of the people of Saskatchewan.

The Saskatchewan Housing Corporation — An Historical Overview

1973: A New Crown Corporation

ifteen years ago, public housing in Saskatchewan entered a new era. On March 15, 1973 the provincial government established the Saskatchewan Housing Corporation by order-in-council under The Crown Corporation Act. Since that date, the Saskatchewan Housing Corporation has helped to build and maintain the homes of hundreds of thousands of Saskatchewan residents. Now, in 1988, the Corporation is responsible for the management of some 18,800 public housing units in 282 Saskatchewan communities.

Over the years, the Corporation has consistently led the nation in providing innovative, quality housing to meet Saskatchewan's social and market housing needs. It continues to be a dynamic force because Saskatchewan people believe that good housing is at the very foundation of the excellent quality of life they enjoy and expect.

Previously, public housing had been the responsibility of the provincial Department of Municipal Affairs. The government based its decision to form a new crown corporation, in part, on a study undertaken during 1972. The study indicated that a crown corporation would provide greater latitude than a line agency to deal with pressures of the rapidly increasing demand for housing created by the entrance of the baby boom generation into the housing market.

On June 1, 1973 the government passed The Housing Corporation Act whereby the Saskatchewan Housing Corporation assumed the assets, liabilities and responsibilities formerly held by the Housing and Urban Renewal Branch of Municipal Affairs. It also assumed a staff of five, which grew to 12 during the first year of operation.

The Act outlined three principal objectives for the new corporation:

1. To promote the construction and provision of more adequate and improved housing for low income families and individuals, the elderly, students, social assistance recipients, and generally for persons or groups which in the opinion of the Corporation require assistance.
2. To improve the overall quality of Saskatchewan's housing stock in both urban and rural areas.
3. To improve the quality of services and amenities related to housing.

In 1988, these objectives continue to form the essential mandate of the Saskatchewan Housing Corporation.

Initial Programs

The Corporation assumed three programs from Municipal Affairs. They were:

The House Building Assistance Grant which helped lower income families meet the down payment on a new home;

Public Rental Housing, which with the federal and municipal governments subsidized the construction and operation of

rental accommodation for low to moderate income households; and

The Land Assembly Program, which assembled and developed land for municipal developments.

These and the new programs initiated during its first year of operation provided a standard for the progress and innovation continually sought by the Corporation to meet the housing needs of the people of Saskatchewan.

Indeed, many of these new programs for 1973 were the forerunners of programs in existence today. They were: the Subsidy and Self Help Program, which provided low interest loans and mortgage subsidies to qualifying families for the purchase of their homes; the Senior Citizens Home Repair Assistance Program; the Residential Rehabilitation Program; Non-Profit Housing for the Elderly, and Public Rental Housing.

In its initial year of operation, the Corporation's main priority was to provide public rental housing for low income families and senior citizens, with particular emphasis on the housing needs of the latter. The Corporation succeeded in convincing the federal partner in these projects, Central (now Canada) Mortgage and Housing Corporation (CMHC), to commit more assistance than ever before to low rental housing in Saskatchewan. At the end of 1973, the inventory of public housing in Saskatchewan stood at 2,048 units.

The activities of the new corporation during the year reflected two main government concerns. One was that the quality of the existing housing stock should be maintained and enhanced. The second was that inflationary increases in the cost of new housing and the rent levels of rental housing should be controlled by government. This latter concern arose from the perception that private speculative

An early brochure outlining details of the Senior Citizens Home Repair Assistance Program.

ownership of land might push the cost of home ownership out of reach for a large percentage of the population.

Through its Land Assembly Program, the Corporation made a strong thrust in assembling and developing land in municipalities to ensure an adequate supply of reasonably priced lots for

residential development. In its first year, the Corporation acquired 680 acres of land and purchased or serviced 348 lots in communities throughout Saskatchewan. These activities were cost-shared with the federal and municipal governments.

A new municipal subdivision, serviced and developed under the Land Assembly program.

Impact of Baby Boom

The early 1970s in Saskatchewan was a time of growth. Each year's *Economic Review* painted a brighter picture than the one before in terms of economic progress and activity. But, shortly after the Saskatchewan Housing Corporation was established, there was a dramatic decline in housing starts in the province and apartment vacancy rates had dropped to as low as .3 per cent in Saskatoon. At the same time, the baby boom generation was reaching the age of household formation, and housing demand was growing as a result of increasing employment in Saskatchewan's manufacturing sector.

The poor progress in housing starts was attributed to record-high interest rates on mortgages (11½ to 12 percent); a 2½-month construction strike; and a shortage of serviced land, mortgage money and building materials.

Despite the initial slow start, however, 1974 turned out to be a banner year for housing starts, many of which were made possible through Saskatchewan Housing Corporation programs.

1974: An Expanding Mandate

In response to growing housing needs, the Corporation increased and expanded its grant and loan programs. Payments to the people of Saskatchewan in 1974 totalled $5.7 million, compared to $368,000 spent over the first nine months of the Corporation's first year.

1974 also saw added impetus given to the Land Assembly Program. The scarcity of moderately-priced serviced lots led the government to take a monitoring position regarding private land developers. The Corporation's entry into the market place was felt to provide a stabilizing influence on lot availability and pricing.

The Saskatchewan Housing Corporation continued to acquire and service land in municipalities via partnership agreements with the municipalities. The land was used not only to ensure adequate supplies of reasonably-priced land for residential development, but to provide serviced lots for Corporation housing projects.

The Corporation's mandate was expanded in 1974. In response to unprecedented growth in several smaller communities experiencing industrial development, the Corporation provided special consultation to assist those communities make full use of its range of programs. If private industry could not be attracted due to housing

shortages for workers, the Corporation would finance and sell the required housing. The towns of Hudson Bay and Humboldt benefitted from this program.

Housing Stock Improved

One of the Corporation's objectives was to maintain and enhance the existing social and physical assets represented in the province's housing stock, then valued at nearly $6 billion. The Residential Rehabilitation Program provided low-interest forgiveable loans for people wishing to do essential repairs to their homes. As well, under the Senior Citizens Home Repair Program, seniors with lower

This gentleman had repairs made to his home through the Senior Citizens Home Repair Program.

incomes could receive grants of up to $500 for similar repairs. The Corporation offered this grant during the fall and winter to stimulate construction during a traditionally slow season. The Structural Alterations Program allowed low-income families to make essential home repairs.

As well, the federal and provincial governments signed the first annual agreement outlining the terms of the Neighbourhood Improvement Program (NIP). The purpose of this program was to support municipalities in their efforts to conserve and improve older neighbourhoods. Over the two-year period that this program was administered by the Corporation, 38 communities throughout Saskatchewan refurbished their main streets and older neighbourhoods. In 1976 administration of NIP was transferred to the Department of Municipal Affairs.

Housing Co-operatives Pioneered

Also during this formative year of 1974, the Corporation pioneered an experimental co-operative housing program. The program encouraged the formation of house building co-operatives and assisted in the construction of the province's first continuing rental co-operative apartment project in Regina. Cornwall Village, an 11-storey, 91-unit senior citizens' co-op apartment complex was completed in 1975.

The philosophy behind rental co-ops was to provide provincial and federal assistance to individuals, groups or municipalities interested in forming co-operatives to construct or acquire housing for low and moderate income member-tenants. Rents were based on cost, therefore affordable.

The Co-operative House Building Program was introduced in 1974 through the joint efforts of the Saskatchewan Housing Corporation and the Department of Co-operation and Co-operative Development. Its aim was to help groups of individuals

Cornwall Village, a co-operative senior citizens' apartment complex in Regina.

Many Saskatchewan homes were constructed by house building co-operatives assisted by the Corporation.

wishing to build new homes achieve significant cost savings in the construction of their homes by establishing co-operatives. Members could enjoy savings through bulk purchasing of materials and the shared contribution of their own labor. The resulting cost savings could substantially reduce the size of the mortgage that members were required to assume when the co-operative was dissolved and members assumed title to their own new homes. In addition, mortgages for low income participants could be subsidized by the provincial and federal governments.

1975: Housing Starts High

Saskatchewan again enjoyed record levels of economic activity in 1975. There was little no unemployment, the farm economy was thriving and housing starts were at a record high. Personal income was increasing, although it was still below the national average.

Housing as an issue was moving more and more into the limelight across Canada. In Saskatchewan, emphasis was placed upon increasing the number of public rental housing units, and the provincial inventory more than doubled in 1975. Formation of house building co-operatives was further encouraged because of their popularity. As a result of increased new housing construction, the amount of grants provided under the House Building Assistance Grant Program increased by more than 20 per cent.

Arising out of these increased efforts, the Corporation's revenues rose by nearly 65 per cent and the provincial government increased its operating grant by more than 100 per cent. The need for effective province-wide delivery of the Corporation's expanded programs led to the opening of a Saskatchewan Housing Corporation office in Saskatoon.

The Corporation introduced a new program in 1975 to help low and moderate income families in rural communities to acquire new homes. Under an agreement with the federal government, the Rural Housing

The Rural Housing Program helped low and moderate income families acquire new homes. The left photo shows an example of housing that was being replaced by the type of new home shown in the right photo.

Program's objective was to build 2,000 modest single-family housing units over five years, in Saskatchewan centres with populations of 2,500 or less. Since 1975 the Corporation has assisted in the construction of more than 3,100 new homes in smaller Saskatchewan communities.

1976: Record Housing Activity

Once again, in 1976, Saskatchewan surpassed previous levels of economic activity. It was also another record year for housing activity with 13,143 dwellings started, a 25-per cent increase over the previous year. Provincially assisted housing construction also reached a record level, increasing 60 per cent over 1975. Most of those starts were in centres with populations less than 10,000 and in rural areas, reflecting the government's policy to encourage growth in Saskatchewan's smaller centres.

The Corporation prepared a concept plan for the development of Regina's northwest sector in 1976. The Sherwood Estates subdivision was designed and developed in partnership with the City of Regina through the Land Assembly Program. It was designed to provide homes, services and community facilities in northwest

The Corporation assisted the City of Regina with residential land development in the northwest part of the city.

Regina as part of a larger city strategy to accommodate more than 50,000 people over the next 15 to 20 years. The plan featured well-designed, higher-density housing to allow for additional park land and other amenities, without losing the privacy and other benefits of traditional subdivisions.

In conjunction with the City of Saskatoon, the Corporation initiated an extensive program of land banking to assist the City's plans for orderly future development. In addition to the nearly 2,500 acres

ultimately acquired adjacent to Saskatoon, more than 970 acres were purchased for holding in six other communities.

During 1976, development was started on 2,370 residential lots in 24 communities.

Rental Housing

The still tight rental market during this time, especially for moderate income families and individuals, led the Corporation to enter the general rental market for the first time. In response to very low apartment vacancy rates, it constructed townhouse and apartment units in Regina, Moose Jaw and Prince Albert. Along with increased private sector development, these projects helped to improve the availability and accessibility of apartment accommodation by the following year.

In conjunction with a number of non-profit organizations, the Corporation also began a program of acquiring existing, modest housing for rental to low income families. The federal and provincial governments shared the cost of buying and operating these homes. Sixty-five houses were initially purchased in 1976. Acquisitions under this program ceased in 1982 by which time there was a portfolio of 542 units throughout Saskatchewan. In Regina, the homes were administered by the Regina Low Income Housing Corporation, whose board included representation from a number of low income advocacy and native groups. Local housing authorities administered the homes in other communities.

The trend toward energy conservation initiatives in housing design, which was gaining impetus in the 1970s, was noted by the Corporation. Together with the Provincial Energy Secretariat and the Saskatchewan Research Council, the Corporation sponsored a demonstration home to test energy conservation techniques. Completed in Regina in 1977, the Energy Conservation House showed techniques to prevent heat loss, provided examples of energy-efficient construction methods, and utilized solar heating.

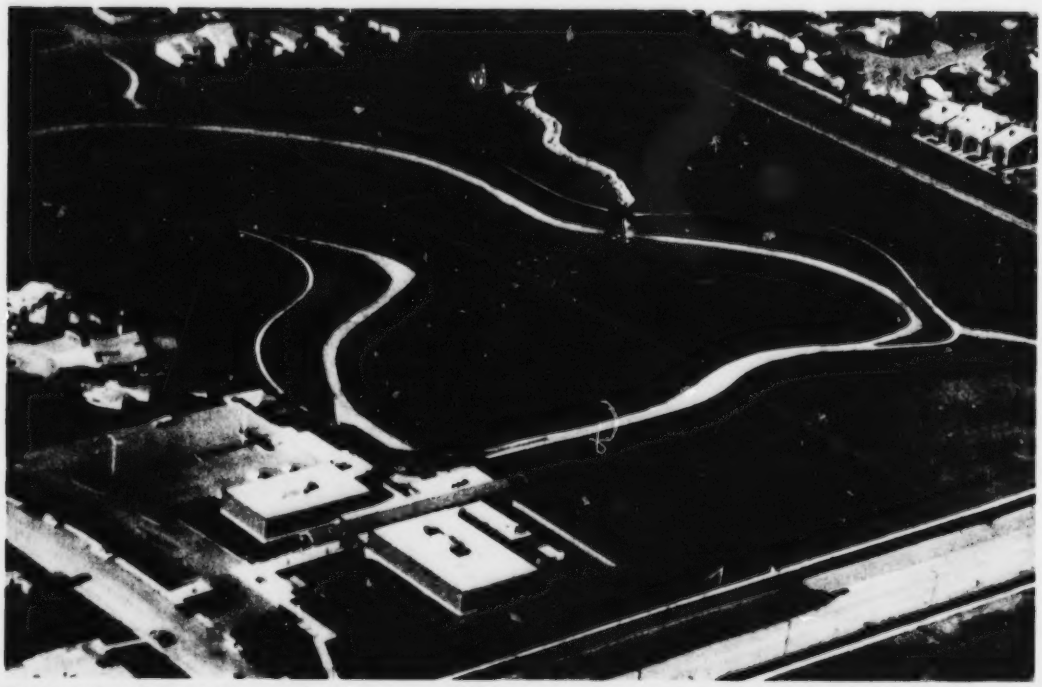
1977: Results are Seen

Four years after the Saskatchewan Housing Corporation was established, its programs were showing results in meeting its initial challenges to create new housing, improve current housing stock, and provide housing for senior citizens and low income families. Housing starts had increased a great deal over that time, meeting a large backlog in demand which had built up in earlier years. Low apartment vacancy rates were moderating due to increased apartment construction, including the Corporation's own $18-million Non-Profit Rental Housing Program.

Under the Residential Rehabilitation Program, the Corporation's renovation assistance to low income households increased by 241 per cent from the previous year. This resulted from program changes which increased the maximum loan forgiveness and raised the qualifying income. Also in 1977, the Corporation accepted responsibility for administering the federal Rural Residential Rehabilitation Program.

Land Holdings Expanded

Decreased pressure to provide housing enabled the Corporation to focus its efforts in other areas. The Land Assembly Program, for example, was greatly expanded through a $35-million provincial allotment to finance the provincial share of acquiring and servicing residential land. During 1976 and 1977, 3,245 lots were

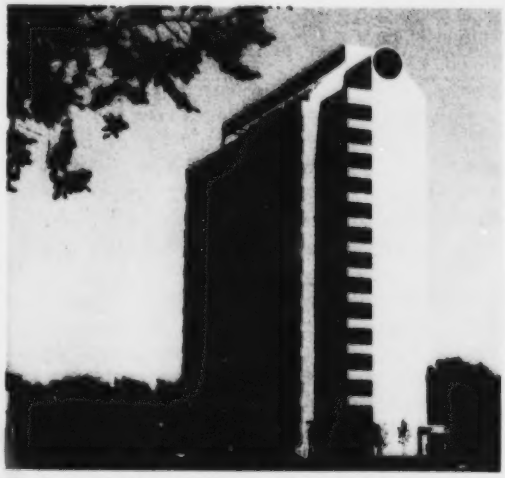


Regina's North West Leisure Centre was partially funded through surpluses from lot sales under the Land Assembly Program.

serviced in 44 communities. The Corporation's goal was to develop a two-to-three year supply of serviced lots, supported by a 15-year supply of banked land for future development. Lot prices were set at estimated development costs plus a modest profit, with any surplus returned to the municipality to provide recreation and social facilities. A significant portion of the funds for Regina's two leisure centres in the northwest and southwest was generated from such a surplus.

1978: Increased Assistance for Seniors

Due to increased availability of all types of housing, as well as reduced federal assistance for moderate income housing,



Embury Heights, a senior citizens' highrise in Regina, built with assistance from the Corporation and CMHC.

construction starts declined in 1978. Late in the year the federal government introduced a new subsidy for non-profit companies wanting to build housing projects for seniors. It provided an interest write-down subsidy to pay the difference between market interest rates and a two per cent interest rate on the mortgage loan. Mortgage financing was to be obtained from a private lender, rather than the federal government. Fifteen senior citizens' projects in Saskatchewan ranging in size from 12 to 197 units benefitted from this program.

The Corporation enriched the Senior Citizens Home Repair Grant in 1978 by increasing the maximum grant to $650 and extending the eligibility by increasing the maximum household income. The grant was also made renewable every five years. In 1979, the program reached its peak with 11,480 grants paid, totalling near $7 million.

Energy Conservation Emphasized

High energy costs and the need for energy conservation resulted in the introduction of the Warm Up Saskatchewan Program in the spring of 1978. The Saskatchewan Power Corporation administered the program with assistance from the Saskatchewan Housing Corporation to provide interest-free loans of up to $1,000 for homeowners wishing to improve the energy efficiency of their homes. The program lasted for six years and provided more than 22,000 applicants with help to upgrade their homes.

1979: Growing Regional Demand

Despite 1979 being a slow year for housing activity in Canada, Saskatchewan experienced a major increase in housing starts. Strong resource-based economic activity in and around Lloydminster was a major factor in increased housing demand in that area. As well, Saskatoon and other regions of the province experienced dramatic growth during the year. The Corporation contributed 15 per cent of the total provincial housing starts that year, primarily through its Public Housing Program.

1979 was the first year of operation of the Non-Profit Rental Housing Program under new subsidy arrangements established with the federal government. Prairie Housing Development (PHD), a non-profit subsidiary

Village Green in Prince Albert, a PHD family housing project.

A Non-Profit Rental Housing Complex in Estevan, managed by PHD.

of the Saskatchewan Housing Corporation incorporated in 1977, managed large and small rental projects in selected centres throughout the province until 1985. At that time PHD was dissolved and the projects under its authority were turned over to local housing authorities and private agents for management. Private and non-profit developers have since been encouraged to construct such projects.

As a follow-up to the Energy Conservation House in Regina, the Corporation, together with the Department of Mineral Resources, embarked on a project to demonstrate energy retrofitting techniques to the public and to private contractors. Six houses in various locations were purchased and renovated to provide a practical demonstration of and information on cost-efficient measures to reduce energy consumption in existing houses.

1979 marked a major achievement in providing housing assistance for physically disabled people in Saskatchewan. Through the Saskatchewan Housing Corporation, with assistance from CMHC, Huston Heights, a 50-unit Public Housing project designed to meet the needs of physically disabled tenants, was completed in Regina.

Huston Heights in Regina was built by the Corporation and CMHC for physically disabled tenants.

Apartments in Huston Heights are modified to suit the particular needs of the disabled tenant.

During the year, the Corporation began a pilot program in partnership with CMHC to assist native non-profit housing companies to provide accommodation for low income natives in smaller urban communities. Secondary objectives of the program were to provide native housing groups with renovation, management and property

Natives in northern Saskatchewan have received training in effective renovation, construction and management through various programs of the Corporation.

maintenance expertise, as well as counselling for tenants. Between 1979 and 1982 a total of 665 units were acquired which continue to receive provincial subsidy assistance and which are being managed by native-run, non-profit groups.

1980: High Interest Rates

Throughout Canada, the effects of high interest rates on mortgages and loans and the elimination of tax shelters for apartment developers were beginning to be felt. Combined, these conditions contributed to a weak performance in Saskatchewan's housing sector, with a 53 per cent drop in housing starts in 1980. That year, however, the Saskatchewan Housing Corporation contributed 1,523 units, a record 25 per cent of all provincial starts.

The Saskatchewan Housing Corporation marked the beginning of its Infill Housing initiative in 1980. The objective of Infill Housing was to upgrade inner city residential neighbourhoods by replacing units that were beyond repair, and by repairing others. The infill units would provide housing opportunities for the Corporation's clients and enable

An Infill Housing project under construction in Regina's Cathedral area.

Playground at Lovering Place, an Infill Housing complex in Regina.

municipalities to more fully use core areas, thus reducing the need for expensive new infrastructure in suburban areas. In 1980, the program involved redevelopments in Regina's Cathedral and Albert-Scott neighbourhoods, including a 144-unit senior citizen's project in the Cathedral Area. It was later expanded to other major centres in the province.

1981: People With Disabilities Assisted

1981 was the International Year of Disabled Persons. The Saskatchewan Housing Corporation responded to the needs of people with disabilities by introducing a home repair grant of up to $2,000 to assist with home modifications Under the program, more than 940 disabled people have been assisted in making their homes more comfortable and livable.

More than 100 of the new homes started in 1981 proceeded with assistance from the Corporation's new Farm Housing Program. Loans and subsidy assistance helped moderate income farmers finance the building of new farm homes. The Corporation helped construct a total of 239 farm homes throughout Saskatchewan under this program.

A wheelchair ramp to the front door of this home was constructed with grant assistance through the Home Modifications for the Disabled Program.

A new farm home built under the Farm Housing Program.

A new program to encourage individuals and contractors to construct energy efficient homes meeting minimum technical standards was introduced in 1981. Through the Home Energy Loan Program, the Saskatchewan Power Corporation provided interest-free loans of up to $3,000 to eligible purchasers and owners. A total of 1,259 loans were made during the three-year program.

1982: New Directions

A new government elected in 1982 resulted in a redefining of goals and a change of direction for the Saskatchewan Housing Corporation. The Corporation streamlined its operations, introducing a number of organizational changes and cost-saving measures. The realization that housing needs in Saskatchewan were changing resulted in a thorough re-examination of certain corporate objectives.

As in the rest of Canada, most new housing demand had come from the entry of the baby boom generation into the housing market. The size of this market was beginning to decline, while the number of individuals 65 years or over was increasing by about one per cent per year. One of the Corporation's new challenges was to meet this need by stimulating private sector construction of new, more appropriate forms of accommodation for seniors.

The Knights of Columbus senior citizens' highrise under construction in Prince Albert.

In 1982, the government expanded the Corporation's mandate. Approximately 1,500 additional housing units in northern Saskatchewan were added to the Corporation's inventory when they were realigned from the Department of Northern Saskatchewan. In addition to its Regina and Saskatoon locations, the Corporation could now serve northern clients through its office in Prince Albert.

Saskatchewan Mortgage Interest Reduction Plan

In the late spring of 1982, the provincial government introduced its Mortgage Interest Reduction Plan, which guaranteed Saskatchewan homeowners mortgage interest rates not in excess of 13¼ per cent. This program protected homeowners who were struggling to meet mortgage eligibility criteria and high monthly payments due to interest rates that had climbed to the 19 to 22 per cent range. The program contributed to a significant upswing in the sale of new and existing homes.

Complementing the government program was the Corporation's Saskatchewan Family Home Purchase Program introduced in 1982. It assisted families whose incomes were insufficient to obtain a mortgage from private lenders to construct a new home. The Corporation made loans available as a lender of last resort and provided a mortgage interest rate reduction subsidy. It stipulated that houses constructed under the program must use Saskatchewan products and manufacturers wherever possible.

Build-A-Home Saskatchewan, a program to make new home ownership more affordable, was introduced at the end of 1982. The program stimulated construction activity

More than 6,200 families were assisted in building their homes through the Build-a-Home Saskatchewan Program.

and increased winter employment during a time of recession. Families could apply for a $3,000 loan, which was forgiveable over a period of five years from the time of occupancy. More than 6,200 families benefitted from this program in 1983.

1983: Land Disposal Begins

The year 1983 fell in the midst of one of North America's worst recessions since the 1930s. Saskatchewan, however, continued to enjoy a relatively stable economy, including a slight increase in housing starts. The year was highlighted by the Saskatchewan population passing the one million mark.

Reflecting the corporate mandate to operate efficiently, the Saskatchewan Housing Corporation began in 1983 to divest itself of property held under its land programs, where the land holdings were not needed in the near future for development. In a number of cases, the holding costs of these lands were greater than their increase in

market value. Municipal partners were given the opportunity to acquire the province's interest in the holdings, or the lands were offered for sale to third parties. Existing agreements were continued if the municipality did not wish to acquire or sell the property.

Focus On Seniors

In an effort to make its programs more responsive to the present and future needs of Saskatchewan residents, a Task Force on Senior Citizen Housing began to seek the opinions of the people of Saskatchewan on seniors' housing requirements. Over three months, the Task Force visited 10 centres and received many briefs from individuals and organizations.

Two important issues arose. One was the need to provide a home repair grant to seniors that would more adequately cover the cost of home maintenance and permit seniors to remain independent in their homes. The second was the need for special or enriched housing for seniors who have minor difficulties in performing daily tasks but can still live independently.

In response to the findings of the Task Force on Senior Citizens Housing, the Corporation established the Enriched Housing for Seniors Program in late 1983. Enriched Housing projects provide residents with self-contained apartment-style accommodation with common lounges and hallways. They are designed to facilitate community and home care services, such as meals-on-wheels and visiting nurses. Enriched Housing services are based on local need and community initiative and participation. In the program's first year, funds for 150 Enriched Housing units were committed.

The Saskatchewan Housing Corporation at this time began to increase its role in the construction of Special Care Homes across the province. The Corporation continues to work in co-operation with Saskatchewan Health to obtain subsidies through CMHC, and provide technical and administrative assistance to non-profit groups constructing special care homes in their community. To the end of 1987, the Corporation has been involved in the delivery of 1,500 special care beds throughout Saskatchewan.

Seniors enjoying the common lounge in an Enriched Housing project.

A Special Care Home under construction in Lumsden.

1984: Native Issues Addressed

The Corporation, continuing its ongoing dialogue with native people across Saskatchewan, re-examined housing issues unique to northern and urban natives in 1984.

Together, Corporation staff and native groups addressed chronic problems such as housing payment arrears. Through counselling with homeowners, individuals legitimately unable to meet their monthly payments were referred to the Corporation for compassionate deferment or reduced payments.

In the north, the Corporation acted as a vehicle to encourage northern economic development. Contracts for new construction required a minimum of 400 hours of northern employment per unit. The Corporation also relaxed normal bonding requirements in order to allow small northern companies the chance to win contracts. Housing projects were tendered in smaller sizes to allow northern contractors and non-profit groups to compete. As well, seminars were arranged for northern contractors to help them improve their construction efficiency and managmement skills.

1985: Action on Northern Housing

The Corporation held an extensive northern tour to examine northern housing issues in 1985. These meetings between northern people and the Corporation indicated a demand for an alternative form of housing. Natives were concerned about the high cost of conventional housing and the difficulties in obtaining mortgages. They also believed that conventional housing did not always meet their lifestyle needs. As a result, the

One of 10 log housing units built under a pilot project in northern Saskatchewan.

Corporation began a pilot project in 1985 to provide mortgage financing for 10 log housing units. The local community was involved in developing standards and monitoring construction.

In Regina, the Corporation transferred the administration of 129 public housing units to two native non-profit groups. The success of this transfer led the Corporation to increase the role of northern housing authorities in 1985. As a result, several northern housing authorities now have the same level of responsibility as their counterparts in southern Saskatchewan.

Multi-family units built under the Rural and Native Housing Program in Buffalo Narrows.

An elder suite module, which can be attached to an existing family home or remain detached on the property.

Interior of an elder suite.

Saskatchewan celebrated its Heritage Year in 1985. In tribute to the province's pioneers, The Saskatchewan Housing Corporation continued to expand its programs for senior citizens.

Jim Maher of North Battleford, the first senior citizen to be appointed to the Corporation's board of directors.

During the Corporation's northern tour, the concept of elder suites was put forward. These units could be attached to an existing home or completely detached from it. The suite is placed on the property of an immediate family member so the senior can enjoy the benefits of family life while maintaining his or her independence. Two prototype elder suites were constructed and subsequently located in the northern communities of Green Lake and La Ronge.

Community Services Encouraged

The concept of Enriched Housing for seniors continues to be met with enthusiasm in communities throughout Saskatchewan. The Corporation not only provides technical expertise and funding in conjunction with its federal and municipal partners for the construction and operation of the units, it assists in the development of programs and services for residents living in the Enriched Housing projects. One such service was a personal alarm system tested in three projects. Its objective was to provide additional security to its users.

Premier Grant Devine greets guests at the official opening of a Seniors Enriched Housing Project in Midale.

Seniors hold a quilting bee in the common lounge of an Enriched Housing project.

The Saskatchewan Housing Corporation also plays a major role in facilitating the delivery of organized volunteer programs and services to Enriched Housing projects, such as visitor services, transportation, and social and fitness activities. It works in co-operation with the Continuing Care Branch of Saskatchewan Health, Home Care boards, district care co-ordinating committees, Local Housing Authorities and numerous volunteer organizations to promote a prolonged, independent lifestyle for Saskatchewan seniors. To date, there are 1,280 Enriched Housing projects in 95 Saskatchewan communities.

Advisory Role Increased

During 1985 the Corporation endeavoured to increase its role as a housing resource to Saskatchewan's construction industry, Local Housing Authorities and residents. *Housing Demand in Saskatchewan 1985-1994* was the first in a series of technical reports prepared by the Corporation. As well, it published the *Housing Authority Progress* newsletter for the first time. The newsletter covers topics of special interest

Progress

***Housing Authority Progress*, a newsletter for Local Housing Authorities produced by the Corporation.**

to Local Housing Authorities and non-profit housing groups. *Housing in Saskatchewan,* a regular newsletter for the province's construction industry, was also established.

The Corporation introduced a number of initiatives in 1985 to strengthen and support local housing management in the province. Of significance was the introduction of regional workshops to update Local Housing Authorities on such topics as property management techniques, tenant selection policy, and district care co-ordinating committees.

In addition, the Corporation promotes professionalism in property management by holding a number of educational programs and courses related to public housing. They include the Accredited Residential Management Program, Public Housing Management Certificate Level I, and Energy Conservation Management seminars.

Local Housing Authority representatives participate in a management workshop presented by the Corporation.

Working In Partnership

Today, the Corporation's management of 18,800 subsidized housing units entails administration of portfolio with a replacement cost of more than $1 billion and an annual budget of $130 million. Daily operation of these units is the responsibility of Local Housing Authorities which have grown in number from 125 in 1973 to 282 today. Local boards, made up of community volunteers, work with the Saskatchewan Housing Corporation in a unique partnership. The partnership ensures that local needs of Saskatchewan's seniors, low income families and people with special needs are met in the community with appropriate housing and progressive, compassionate management. Further assistance to private, non-profit organizations wishing to construct self-contained seniors' units was provided in 1985 with the introduction of the 25% Grant Program. The Corporation assisted eight organizations in building 459 units during 1985 and 1986.

An Enriched Housing project at Pelly, made possible through federal and provincial partners, and local volunteers.

1986: Saskatchewan Home Program

1986 was a landmark year for housing in Saskatchewan. New opportunities for individuals to own their homes and for homeowners to maintain and increase the quality of their homes helped create many jobs and generate extensive economic activity in the province.

The Saskatchewan Home Program, the first of its kind in Canada, was introduced to assist Saskatchewan residents maintain and preserve their most important asset — their home. Over the five-year program, every Saskatchewan homeowner is eligible to receive, on a matching dollar-for-dollar basis, a $1,500-grant to undertake permanent home improvements. In addition, The Saskatchewan Home Program provides interest-subsidized loans of up to $10,000 at six per cent for homeowners to undertake major renovations.

Major home renovations are made possible with grants and interest-subsidized loans through the Saskatchewan Home Program.

A total of 235,000 applications for matching grants have been processed to May, 1988. Value of home improvements have reached a total of $484 million, including contributions by both the home owner and grant commitments from Saskatchewan Housing Corporation.

In addition, 43,000 loans have been made by lending institutions for a total value of $286 million.

The positive impact of the Saskatchewan Home Program to the provincial economy has been significant. Improvements have made Saskatchewan homes more comfortable, safe and energy efficient. Exterior home upgrading has brought about a noticeable improvement in many neighbourhoods. Local businesses and tradespeople have benefitted from the increased economic activity. And, it is estimated that the matching grants and loans programs together have created or maintained approximately 18,000 jobs since they began.

The Saskatchewan Home Program has created or maintained 18,000 jobs in the province since 1986.

St. Volodymyr Villa in Saskatoon, constructed with assistance through the 25 Per Cent Grant Program.

The Corporation continued to support families buying their first new homes with the introduction in 1986 of the First Time New Home Buyers' Program. It differed from the Build-a-Home Program of 1983 in that it provided a $3,000 grant for families and individuals to purchase a newly constructed home. Some 3,600 families and individuals participated in the program which made a significant contribution to the increase in new housing starts in the province.

To complement this program and the 25% Grant Program, the Corporation introduced the Saskatchewan Mortgage Guarantee Program in 1986. The Corporation provided guarantees to lenders on mortgages approved for clients under the two programs. The guarantees helped clients to obtain appropriate mortgage financing which otherwise might not have been available. The Corporation's First Time New Home Buyers' Program $3,000 grant was also acceptable as part of the purchaser's equity requirement. Since a similar CMHC program did not allow the grant to be used as part of the down payment, the Saskatchewan Mortgage Guarantee Program was attractive to first-time buyers with limited equity.

The Corporation participated for the first time in CMHC's Rent Supplement Program in 1986. The program assists low income families obtain affordable rental accommodation. Based on an annual number of units to be subsidized, the Corporation pays the landlord or housing organization the difference between market rent and the income-based rent paid by the tenant.

The Corporation continues to meet its goal of reducing its land holdings. It works with its municipal partners to develop and implement marketing strategies and encourage building activity in jointly-held subdivisions. This has resulted in the first sales in several years in many communities. Since the Corporation began to reduce land holdings in 1983, approximately $48 million in sales have been realized.

1987/88: Innovative Housing

In 1987 the Saskatchewan Housing Corporation further broadened its activities to provide more opportunities to help

McClure Place, a 109-unit Senior Enriched project being constructed in Saskatoon under the Innovative Housing program.

Saskatchewan people meet their local housing needs by introducing the Innovative Housing Program. The program draws upon the knowledge, experience and dedication of local residents to develop and implement housing solutions. Through a public competition, any private or non-profit sponsor may submit a proposal for subsidized housing units — units which they will design, construct and manage. Proposals for targetted areas are selected on the basis of their creativity and cost effectiveness in design, construction and provision of community and volunteer support services.

The Innovative Housing Program does not replace existing housing programs, but is a vehicle by which the Corporation can generate innovative projects to enhance the range of housing options available to Saskatchewan people.

In its first year, the Innovative Housing Program received a number of unique submissions. One was the concept of a "life interest lease" which allows full integration of seniors from all income levels in one project. This innovative financial instrument allows seniors not eligible for assisted housing to acquire a lifetime interest in their unit. When the times comes to sell the unit, the sponsoring group will repurchase it at a fair price.

Another new concept put forth was that of modular housing. It provides for a modular assembly of self-contained apartments connected by a common corridor and with shared laundry and lounge facilities. The design allows for the removal or addition of units as community needs dictate.

As well as new-construction proposals, Innovative Housing sponsors have put forth a number of proposals to regenerate existing structures. For example, in Nipawin the former Union Hospital is being renovated for use by seniors and families.

Dr. Lawrence Walters drives the first nail for construction of Riverside Seniors Manor, an Innovative Housing project in Nipawin.

As part of the International Year of Shelter for the Homeless in 1987, the Saskatchewan Housing Corporation participated in the delivery of two projects for the homeless, both through the Innovative Housing Program. The Watrous Mens Hostel Inc. will provide 12 units for

Representatives of the federal, provincial, municipal and non-profit partners participate in the sod turning ceremony for Waterston House in Regina, an Innovative Housing project for the homeless.

homeless seniors in its community, and the Salvation Army's Waterston House hostel will provide 40 units for the homeless in Regina.

Innovative Housing is another example of the partnership existing between the Corporation and the people of Saskatchewan working together to provide the best solutions to community housing needs. This blend of provincial assistance and local initiative has helped place Saskatchewan at the forefront in providing appropriate, cost-effective social housing assistance.

Serving Future Generations

Throughout its 15-year history, the Saskatchewan Housing Corporation has consistently taken new paths to provide and maintain housing for the province's residents. Its contribution to a province that enjoys one of the world's highest standards of living is outstanding. The Saskatchewan Housing Corporation has

Village Pride Apartments, a Seniors Enriched project in Torquay.

been a national front-runner with several of its programs, such as Innovative Housing, Elder Suites, Enriched Housing, new home construction, home improvements, housing for the disabled, native housing, co-operative house building and rental units, and retrofitting and new construction for energy efficiency.

The Corporation's innovations of today are preparing the way for the needs of future generations. The Corporation is deeply concerned with the housing needs of a large segment of the population that continues to grow older, as well as with groups that cannot afford adequate and suitable housing.

A Special Partnership — CMHC and SHC

Throughout its 15 years of operation, the Saskatchewan Housing Corporation (SHC) has undertaken many of its programs in partnership with the Canada Mortgage and Housing Corporation (CMHC), the housing agency of the federal government.

In 1945 the federal government created CMHC to administer The National Housing Act. The Act had been amended the previous year to avert a serious housing shortage resulting from the return of thousands of Canadian servicemen from the Second World War.

Since then, CMHC has worked independently and in co-operation with provincial governments and their housing agencies to meet the housing demands of a growing country.

From housing veterans' families, the role of CMHC expanded greatly over the past 43 years to include land development; facilitating new home financing through mortgage insurance; provision of housing for senior citizens and low income groups;

The Corporation and CMHC assisted low and moderate income families acquire new homes throughout rural Saskatchewan.

Cam McCallum, provincial director/branch manager Regina, CMHC Saskatchewan.

and assisting in the provision of new multi-family, single family and special purpose housing.

Saskatchewan has taken advantage of many of the opportunities for provincial partnership in CMHC programs. In these partnerships, CMHC provides the program vehicles based on its extensive research throughout Canada. CMHC also provides the most significant portion of financing for joint projects. For its part, the Corporation provides an indepth knowledge of the needs, desires and strengths of Saskatchewan residents. As well, it cost shares in project capital or operating costs.

While certain priorities of CMHC and SHC have remained constant over time, such as housing for seniors and low income families, other priorities have changed. Joint land development, for example, is no longer undertaken; whereas now the partners concentrate on equitable targetting of housing assistance to those in greatest need.

As the Saskatchewan Housing Corporation heads into its next 15 years of service, it looks forward to continuing its special partnership with CMHC to effectively meet Saskatchewan's housing needs.

Local Housing Authorities Fill Key Role

Local Housing Authorities have been in effect in Saskatchewan since 1952 when the first one was formed in Moose Jaw. Today, more than 280 Local Housing Authorities manage virtually all of the Corporation's social housing projects in communities throughout Saskatchewan.

Collectively responsible for an operating budget in excess of $50 million, including amortization, the total public housing budget is $130 million. The housing authority network manages these budgetted expenditures in an extremely prudent and cost-effective manner. This is done in a way which preserves the asset while providing safe and adequate housing.

Local Housing Authorities are formed when a housing need in a community has been established and a project has been approved by the Corporation. Federal, provincial and municipal representatives are appointed to choose a chairman and other board members from the community. The usual size of the board is five people, who serve terms of up to three years.

Board members are volunteers who give their time and energy to serve the public housing needs of seniors and families in their community. Their responsibilities include the hiring of a project manager, tenant selection, approval of payment of invoices, reviewing the financial status of the project, and ensuring that the policies and procedures of the Corporation are followed.

The Corporation provides continuing support to Local Housing Authorities in its effort to see effective, efficient and compassionate public housing management. It holds workshops for board members and project managers covering various

1985 Local Housing Authority workshop, sponsored by the Corporation.

management concerns such as tenant relations, service and selection; improved administration and cash management procedures; and improving the quality of life for seniors in public housing projects. In return, the Corporation receives valuable feedback from Local Housing Authorities regarding community needs.

To achieve standards in public housing management, the Corporation also holds educational courses including the Accredited Residential Manager's Program and Public Housing Management Certificate Level I.

Saskatchewan Housing Corporation
Social Housing Portfolio
managed by
Local Housing Authorities

Community	No. of Units
Abbey	6
Aberdeen	10
Abernethy	8
Alameda	13
Alida	4
Annaheim	6
Arborfield	20

Archerwill	15
Arcola	22
Asquith	18
Assiniboia	77
Avonlea	6
Balcarres	10
Balgonie	10
Battleford	90
Beauval	10
Beechy	12
Bengough	36
Bethune	4
Bienfait	8
Big River	31
Biggar	88
Birch Hills	40
Bjorkdale	8
Blaine Lake	24
Borden	7
Bredenbury	24
Broadview	34
Bruno	24
Buchanan	19
Buffalo Narrows	36
Cabri	20
Calder	8
Canora	105
Canwood	30
Carievale	14
Carlyle	70
Carnduff	31
Carrot River	62
Central Butte	14
Ceylon	4
Chaplin	24
Choiceland	42
Christopher Lake	8
Churchbridge	43
Climax	12
Codette	6
Colonsay	18
Conquest	4
Coronach	28
Craik	26
Creelman	4
Creighton	58
Cudworth	35
Cupar	12
Cutknife	26
Dalmeny	14
Davidson	32
Debden	14
Delisle	28
Denare Beach	6
Dinsmore	20
Drake	6
Dubuc	4
Duck Lake	30
Dundurn	18
Dysart	16
Earl Grey	6
Eastend	10
Eatonia	12
Edam	16
Elbow	10
Elrose	26
Esterhazy	118
Estevan	265
Eston	29
Fillmore	14
Foam Lake	47
Fort Qu'Appelle	52
Fosston	4
Fox Valley	9
Francis	6
Frobisher	4
Frontier	59
Gainsborough	6
Gerald	4
Glaslyn	12
Glenavon	10
Glen Ewen	4
Govan	17
Gravelbourg	36
Grayson	11
Grenfell	32
Gull Lake	23
Hafford	16
Hague	12
Hanley	18
Harris	10
Hepburn	20
Herbert	24
Hodgeville	10
Holdfast	10
Hudson Bay	84
Humboldt	174
Hyas	4
Ile La Crosse	38
Imperial	6
Indian Head	46
Invermay	12
Ituna	30
Jansen	4
Kamsack	90
Kandahar	1
Kelliher	22
Kelvington	24
Kenaston	22
Kennedy	10

Kerrobert	26
Kincaid	21
Kindersley	112
Kinistino	41
Kipling	40
Kyle	38
Lafleche	24
Laird	10
Lake Lenore	10
La Loche	28
Lampman	16
Langenburg	46
Lanigan	56
LaRonge	16
Lashburn	23
Leader	20
Leask	22
Lebret	10
Lemberg	22
Leoville	12
Leroy	22
Lestock	10
Limerick	4
Lintlaw	6
Lipton	6
Lloydminster	191
Loon Lake	23
Lucky Lake	12
Lumsden	27
Luseland	14
MacDowall	4
Macklin	10
MacNutt	2
Maidstone	20
Mankota	18
Manor	25
Maple Creek	24
Marcelin	10
Margo	6
Martensville	6
Maryfield	25
Mayfair	4
Maymont	10
Meadow Lake	200
Medstead	10
Melfort	212
Melville	177
Meota	10
Midale	22
Milden	10
Milestone	23
Montmartre	17
Moose Jaw	858
Moosomin	137
Morse	30
Mossbank	16
Muenster	12
Naicam	46
Neudorf	18
Nipawin	192
Nokomis	16
Norquay	30
North Battleford	397
Ogema	10
Osler	6
Outlook	103
Oxbow	48
Paddockwood	10
Pangman	16
Paradise Hill	12
Parkside	4
Paynton	6
Pelly	32
Pense	4
Perdue	26
Pierceland	20
Porcupine Plain	34
Prince Albert	917
Punnichy	12
Qu'Appelle	27
Quill Lake	27
Quinton	8
Rabbit Lake	16
Radisson	40
Radville	26
Raymore	32
Redvers	48
Regina	2,649
Regina Beach	10
Rhein	11
Richmound	2
Rocanville	46
Rockglen	48
Rosetown	105
Rose Valley	17
Rosthern	70
St. Brieux	28
St. Isadore	6
St. Louis	25
St. Walburg	30
Saltcoats	21
Sandy Bay	8
Saskatoon	1,779
Sedley	6
Semans	14
Shaunavon	22
Shell Lake	19
Shellbrook	38
Southey	21
Spalding	22

Spiritwood	34
Springside	15
Spy Hill	21
Star City	30
Stockholm	10
Stoughton	40
Strasbourg	28
Sturgis	23
Swift Current	311
Tantallon	10
Theodore	16
Tisdale	172
Togo	4
Torquay	6
Turtleford	22
Unity	76
Val Marie	15
Vanguard	12
Vanscoy	10
Vibank	10
Vonda	16
Wadena	54
Wakaw	50
Waldheim	51
Wapella	18
Warman	40
Watrous	70
Watson	54
Wawota	32
Weekes	8
Weldon	20
Welwyn	6
Weyburn	319
White Fox	6
Whitewood	43
Wilkie	30
Willowbunch	14
Windthorst	6
Wishart	10
Wolseley	10
Wynyard	72
Yellow Creek	8
Yellow Grass	12
Yorkton	249
Young	14
Zenon Park	16
Total	15,220

Non-Profit Housing Projects managed by Private Agents

Alsask	10
Coronach	74
Englefeld	6
La Ronge	10
Marengo	8
Regina	24
Saskatoon	238
Viscount	10
Wilcox	6
Total	386

Housing Units managed by Rural Housing Associations

Abernethy	6
Cando	12
Crutwell	8
Duck Lake	17
Glaslyn	8
Lestock	7
Richmound	3
Total	61

Housing Units managed by Native Non-Profit Organizations

Regina	187
Yorkton	10
Total	197

Housing Units managed directly by SHC

Public Housing

Cumberland House	10
Green Lake	10
Regina	90

Rural and Native Housing

Northern Administration District	1,458
Other Communities	1,320
Total	2,888
Total Units (1986 and Prior Delivery)	18,752

Portfolio Summary

Public Housing (NHA Section 40)	12,351
Non-Profit Housing (NHA Section 56.1)	
Pre-1986 Units	2,597
Post-1985 Units	382
Rural and Native Housing (NHA Section 40)	
SHC Delivery (1975-1986)	1,806
DNS Delivery (pre-1982)	1,412
*Rural and Native Housing (NHA Section 55)	204
Total	18,752

*NHA Section 55 RNH units are wholly-owned by Canada Mortgage and Housing Corporation but are managed by Local Housing Authorities or directly by SHC.

Urban-Native Housing Sponsors Receiving Assistance From SHC

Community/Sponsor	No. of Units
Lloydminster	
Carlton Housing Inc.	20
Lloydminster Metis Housing Group Inc.	40
Metis Housing Group Inc.	5
Meadow Lake	
Meadow Lake Native Urban Housing Corporation	40
North Battleford	
Battlefords Urban Native Housing Corporation	25
Prince Albert	
Northern Spruce Housing Corporation	13
Prince Albert Community Housing Society Inc.	113
Regina	
Gabriel Housing Corporation	159
Namerind Housing Corporation	124
Silver Sage Housing Corporation	16
Saskatoon	
Cress Housing Corporation	17
Sask. Native Rentals Inc.	161
Yorkton	
Yorkton Parkland Housing Society Inc.	66
Total	799

Recipients of 20% or 25% Capital Grants From SHC — Non-Profit Sponsors of Seniors' Accommodation

Community/Sponsor	No. of Units
Kindersley	
Kindersley Senior Care Inc.	12
Melfort	
Melfort & District Legion	24
Middle Lake	
Bethany Pioneer Village	27
Prince Albert	
Columbus House	53
Regina	
Cornwall Village	91
Storie Manor	50
Grace Lutheran Place Inc.	68
St. Basil's Senior Citizens' Home	49
Saskatoon	
Ukranian Orthodox Senior Citizen's Society (Ilarion Centre)	118
Luther Tower	197
Nutana Veterans Housing Limited	51
Oliver Place	70
St. Anne's Senior Citizens' Lodge	120
Elim Lodge Inc.	67
St. George's Senior Citizens' Centre	38
Saskatoon Mennonite Care Services Inc.	70
Circle Drive Alliance Church	100
St. Volodymyr Villa Corporation	100
Viscount	
Sask. Elks Senior Citizens' Lodge	12
Total	1,317

Enriched Life-Style Benefits Community

Redvers is a small but bustling town located in the farmland of southeastern Saskatchewan. Like most Saskatchewan communities, its accomplishments are achieved through co-operative efforts and the spirit of local volunteerism.

Together, Redvers citizens have built several community facilities; most recently, a recreation centre with skating and curling rinks and a swimming pool. The community also obtained the 10-unit "senior citizens' haven" in 1975 through assistance from the federal, provincial and municipal governments. With that development, the Redvers Housing Authority was established. The authority now manages 48 public housing units.

In the fall of 1985, the Saskatchewan Housing Corporation introduced its Enriched Housing Program through development of pilot projects in three communities, one of which was Redvers. After hearing the Corporation's presentation, the Authority, residents, local volunteers and health care groups became involved in planning and organizing an

Olive Amos, manager of Redvers Heritage Lodge (left); Alice Sprowle, head of the tenants' association, and Denis Liboiron, chairman of the Redvers Housing Authority outside Heritage Lodge.

Enriched Housing project for their town.

"That winter, we made a survey of senior citizens to see what the interest level was like in Redvers," said Denis Liboiron, chairman of the Redvers Housing Authority.

"Although the population of Redvers is growing slowly, our numbers of elderly people are increasing quite rapidly. The response to the survey was tremendous, so Town Council made its application to the Housing Corporation for an enriched project," Mr. Liboiron continued.

"Our only problem was determining where to put the facility," said Olive Amos, manager of the project. "We needed a parcel of land large enough for the 16-unit building as well as a possible future expansion. We were fortunate that the Redvers Union Hospital had some excess land and agreed to sell it to the town for the enriched housing facility," she added.

The plan for the project was provided by the Saskatchewan Housing Corporation and it was built by Penner Construction of Kola, Manitoba. Heritage Lodge, as it is called, was officially opened in the fall of 1986, with immediate full occupancy.

Soon after it opened, the tenants formed an association, led by Mrs. Alice Sprowle. She has been a driving force in the many successes achieved by the Redvers Enriched Housing project.

"These tenants are still very capable," said Mrs. Amos. "They've had their own ideas from the beginning, and don't want us telling them what to do."

The tenant association's first challenge was to supply the kitchen in the common area with utensils and dishes. To raise money, the association organized its first tea and bazaar which netted $600 for the kitchen. Although each unit in Heritage Lodge has a self-contained kitchen, the tenants use the common kitchen for Sunday brunches and birthday and family parties.

Proceeds from the tenant's second tea and bazaar in 1987 were used to purchase a shuffleboard game for the lounge.

Other activities enjoyed by the seniors include weekly bingo games, and entertainment, craft demonstrations, exercise programs and church services — all provided by local volunteer groups.

In addition to indoor activities, the tenants operate a group garden close to the Lodge where they share the work and the produce. A "Handi-Van" purchased by the local Kinsmen club and Town Council takes tenants downtown one day a week.

"It's taken a couple of years to really get organized," Mrs. Amos said. "Our group at Heritage Lodge has certainly shown that an enriched lifestyle for seniors is good for the whole community."

Mr. Liboiron added, "We feel the project has gone very well. Overall, the people living in Heritage Lodge are very happy. They've become a close-knit yet independent group."

Employees Dedicated to Public Housing

Throughout the history of the Saskatchewan Housing Corporation, its employees have faced new and exciting challenges in their efforts to meet special demands in the province's housing sector.

The strength of the Corporation and its many successes are directly attributable to the professionalism, creativity and dedication of its employees.

In its 15th anniversary year, the Corporation has 155 employees; 116 at head office in Regina, 13 in the Saskatoon office and 26 in the Prince Albert office. Each and every person plays a first-string role on a team that continually seeks higher levels of performance and productivity.

Effective teamwork involves continuity — a linkage between past and present experience. In addition to the 57 employees whose combined service with the Corporation and other provincial agencies exceeds 10 years, there are 26 employees who began their careers with the Corporation during its first four years of operation. They are:

Employee	Position	Year
Regina		
Jean Darby	Administrative Assistant	1973
Pauline Sesula	Executive Secretary	1973
Linda Costron	Clerk Typist	1973
Wayne Lee	Inspector	1973
Sandra MacDonald	Executive Assistant	1974
Janie Hurkett	Secretary	1974
Joyce Schuett	Executive Secretary	1974
Marg Mohr	Cler'k 2	1974
Heather Skoretz	Mortgage Clerk	1975
Dianne Soucie	Clerk 3	1975
Carol Hagley	Administrator 3	1975
Eileen Jackson	Clerk Typist 3	1975

Corporation employees in Regina enjoy a pancake breakfast before work.

Russ Vail	Senior Inspector	1976
Marlene Torgerson	Financial Consultant	1976
Glen Dudley	Accounts Officers	1977
Donna Galvin	Mortgage Clerk	1977
Ann Kaytor	Clerk Typist 3	1977
Ed Folk	Inspector	1977
Wayne Duesterbeck	Budget Officer	1977
Dennis McLain	Inspector	1977
Judi Kehler	Administrator 2	1977
Cathy MacDonald	Clerk Typist 3	1977

Saskatoon

LeRoy Evenson	Inspector	1975
Leon Derenoski	Inspector	1975
Jim McCubbing	Senior Inspector	1976

Prince Albert

George Fittes	Senior Inspector	1975

Saskatchewan Housing Corporation Board Members and Chief Executive Officers

Over the years, the Saskatchewan Housing Corporation has received invaluable guidance and encouragement from the members of its boards of directors. During its 15 years of operation, 45 individuals have served housing in Saskatchewan as members of the board. That includes nine chairmen who were also the provincial ministers responsible for the Corporation.

In addition, four chief executive officers have led the Corporation since it was established. Through their knowledge, experience and their tireless efforts, the Corporation has developed into the dynamic, forward-thinking organization it is today.

Chairmen of the Board

Name	Appointed	Terminated
Hon. Everett Wood	March/73	January/74
Hon. Don Cody	January/74	June/75
	January/79	June/79
Hon. Ed Tchorzewski	September/75	November/75
Hon. Gordon MacMurchy	November/75	January/78
Hon. Walter Smishek	January/78	January/79
	June/79	June/82
Hon. Neal Hardy	June/82	August/83
Hon. Sid Dutchak	August/83	November/85
Hon. Gordon Dirks	January/86	November/86
Hon. Jack Klein	November/86	

Board Members

William Davies	March/73	January/74
Harry C. Gemmel	March/73	January/74
D. M. (Dave) Wallace	March/73	April/74
H. E. (Bert) Wellman	March/73	July/78
W. T. (Bill) Wardill	March/73	October/76
Leo Fritz	April/74	February/82
David Innes	April/74	August/76
Reuben David	July/74	Feb/78
Kay Szeman	December/74	March/77
Hon. E. B. (Ned) Shillington (member)	November/75	May/76
Dr. Harold Dyck	August/76	February/78
Hon. Ed. Whelan (member)	November/76	June/79
Sharon Jensen	March/77	December/79
Frank Meakes	March/77	April/80
Norman Haryung	March/77	April/80
Rob Taylor	April/77	June/78
Ida Petterson	August/77	December/80
Leonard Reinhorn	November/77	December/80
David Innes	June/78	June/82
David Kelly	June/78	June/80
Hon. Herman Rolfes (member)	January/79	June/82
C. Hewitt Helmsing	April/80	June/82

Lawrie McFarlane	June/80	June/82
Alice Munroe	June/80	June/82
Hon. Joan Duncan (member)	June/82	August/83
Nancy Kent	June/82	December/87
Ross Afseth	September/82	December/87
David Eberle	September/82	
Jack Hansen	September/82	
Irene Leason	September/82	
Stu Harris	April/83	
James Maher	June/85	
Janice Poulin	December/87	
Donna Lachapelle	December/87	
Ken Burton	December/87	
Sheryl Anne Kotelko	December/87	

Chief Executive Officers

Stan Willox, General Manager	April/73	September/83
Calder Hart, President	September/83	October/86
Larry Little, President	February/87	

Program Highlights of the Saskatchewan Housing Corporation: 1973 to 1988

Repair and Renovation Programs

Saskatchewan Home Improvement Program: assists Saskatchewan homeownes make permanent improvements to their homes. Assistance is provided by: 1) a grant of one-half the cost of improvements up to a maximum of $1,500, and 2) a maximum loan of $10,000 at a fixed interest rate of 6 per cent repayable over a maximum of 10 years. (1986 — present)

Home Modifications for the Disabled Program: assists disabled people modify their homes to accommodate their disabilities by providing an income-based maximum grant of $2,000. (1981 — present)

Senior Citizens Home Repair Program: assisted lower income seniors with repairs to make their homes safer and more comfortable. The amount of grant was increased from an original amount of $500 to reach $1,000 in 1984. The program was intregrated with the Saskatchewan Home Improvement Program in 1987. (1973 — 1987)

Residential Rehabilitation Program: provided low-interest, partially forgiveable loans of up to $8,000 for essential home repairs to famlies with incomes of $16,000 or less. The program was integrated with the Saskatchewan Home Improvement Program in 1987. Low income earners continue to be eligible for further assistance through the federal Residential Rehabilitation Program. (1973 — 1986)

Federal Rehabilitation Programs: the **Homeowner Residential Rehabilitation Assistance Program** provides forgiveable loans to homeowners to bring their homes up to minimum health and safety standards. The **Rental Rehabilitation Assistance Program** assists owners of substandard rental housing to improve units to meet minimum health and safety standards with forgivable loans. The **Disabled Residential Rehabilitation Assistance Program** offers forgiveable loans to make necessary repairs or modifications to improve a dwelling's or rental unit's accessibility. Program administration and delivery was transferred to CMHC in 1987.

Wood Stove Program: a pilot project that provided loans for materials and contracted labour to a maximum of 60 per cent of costs, not to exceed $2,500, to install airtight wood stoves in owner-occupied homes as alternate heating. Northern residents with a family income of $16,000 or less were eligible. (1985)

Warm Up Saskatchewan: provided interest-free loans of up to $1,000 to improve the energy efficiency of an owner-occupied home. Funded by Saskatchewan Power Corporation and administered by the Saskatchewan Housing Corporation. (1979 — 1982)

Other energy conservation programs were the 1979 **Conservahome Program,** demonstrating energy conservation construction techniques and solar heating in a new home, and the **Retrofit Program** which upgraded six existing homes for energy conservation.

Neighbourhood Improvement Program (NIP): supported municipalities' efforts to improve older neighbourhoods by: 1) loans and grants from the Corporation and CMHC to municipalities to improve physical environment and social and recreational facilities, and 2) loans and grants from CMHC through the Residential Rehabilitation Assistance Program to landlords and homeowners to improve dwellings in NIP areas. (1974 — 1976).

New Home Construction Programs

First Time New Home Buyers' Program: provided a $3,000 grant to first-time home buyers to assist in purchasing a newly-constructed home. Eligible units were newly constructed homes that had not been occupied prior to March 27, 1986, homes under construction prior to December 31, 1986, and mobile homes meeting the above conditions. (1986)

Log Housing Program: a pilot project in partnership with CMHC that provided northern residents with a loan up to $20,000 to build less costly, alternative housing units. Eligibility requirements included northern residence and provision of sweat equity. (1985)

Elder Suites Program: a pilot project implemented in partnership with CMHC to develop and construct a housing alternative to allow northern seniors remain with their family in independent accommodation. (1985)

Build-a-Home Saskatchewan Program: provided a $3,000 grant to help make new home ownership more affordable, stimulate the demand for new houses and provide winter employment in the construction industry. (1983)

Saskatchewan Family Home Purchase Program: helped low and moderate income residents obtain mortgages to finance modest, new homes. The Corporation would act as a lender of last resort. (1982 — 1983)

Farm Housing Program: provided assistance to farm families to construct new farm homes. Loans were to be amortized over 35 years with an initial 10-year term. Low income farmers could qualify for subsidies of up to $1,800 per year. The down payment could be provided in cash or sweat equity. (1981)

Infill Housing Program: assisted municipalities revitalize inner city areas using the Public Housing, Non-Profit Housing and Co-operative House Building programs. (1980 — 1982)

Home Energy Loan Program: provided a $3,000 interest-free loan, repayable over 10 years, to the first owner of a newly constructed energy efficient home. A co-operative program between the Saskatchewan Housing and Saskatchewan Power Corporations. (1981 — 1983)

Co-operative House Building Program: offered mortgage financing and subsidies of up to $1,800 per year to families wishing to construct their own homes as members of a building co-operative. Members provided five per cent sweat equity. (1975 — 1982)

Rural Housing Program: cost-shared with the federal government, assisted low and moderate income families acquire existing or new homes. Mortgage payments were based on income. The Corporation ceased to participate in the program in 1986 but continues to administer more than 3,000 existing units. (1975 — 1986)

House Building Assistance for Industrial Development: provided assistance via existing programs to communities undergoing industrial development and having trouble attracting private developers. The Corporation would build, finance and sell the required housing. (1974 — 1975)

Subsidy and Self-Help Program: made mortgage subsidies available to low and moderate income families who could not qualify for new home ownership using federal assistance alone. Additional subsidies were available if sweat equity was provided. (1973 — 1975)

House Building Assistance Grant: assisted low and moderate income families to make the down payment on a newly constructed or mobile home. (1973 — 1978)

Project Development for Multi-Family Dwellings Programs

Innovative Housing: provides an opportunity for non-profit and private sectors to design, own and manage housing via a province-wide competition for sponsors to provide a community-based solution to local housing needs. Where required, subsidy assistance funding is through programs cost-shared with CMHC. (1987 — present)

Enriched Housing Program: promotes the independent lifestyle of senior citizens through self-contained units. The program uses other federal-provincial housing programs to fund construction and operation. (1986 — present)

Non-Profit Special Care Housing Program: provides assistance to non-profit groups building nursing or special care homes. The Corporation provides technical assistance and helps obtain federal operating subsidies through federal-provincial funding programs. (1982 — present)

Non-Profit Housing Program for Seniors and Families: funds housing projects of municipalities, private developers, non-profit groups and co-operatives accepted under the Innovative Housing and Enriched Housing Programs as well as directly delivered provincial projects. Capital costs are financed by the Corporation or National Housing Act approved lenders. For public non-profit projects, CMHC and the municipalities contribute 75 per cent and five per cent of the operating subsidy respectively, reducing the Corporation's share to 20 per cent. Rents are income based in this federal-provincial program. (1986 — present)

Rent Supplement Program: low income households obtain affordable rental housing in units owned by the private and non-profit sector designated by the Corporation and CMHC for use in providing subsidized housing. (1986 — present)

Public Housing Program: targetted low income seniors and families for low rental housing projects financed and subsidized by the Corporation, municipal and federal governments. Rental rates were income based. (1973 — 1985)

20 Per Cent Grant Program (Non-Profit Housing for Senior Citizens Program): targetted to supply low cost rental accommodation for senior citizens. The Corporation supplied a 20 per cent capital grant to a non-profit sponsor and the federal government provided an interest write-down subsidy. Prior to 1978 the federal government provided financing for the remaining cost of the project through a low interest, forgiveable long-term loan. Subsequently, mortgage financing was obtained through private lenders. (1973 — 1985)

25 Per Cent Grant Program: assisted private non-profit groups to finance and construct self-contained seniors units. Each group made a 20 per cent equity contribution. The Corporation provided a capital grant of up to 25 per cent and guaranteed the mortgage up to 55 per cent of agreed upon costs. The municipality contributed up to five per cent of costs. (1985 — 1986)

Non-Profit Rental Housing Program: alleviated the shortage of family-type rental accommodation throughout Saskatchewan. Federal subsidies in the form of an interest write-down were provided, and capital financing was supplied by the Corporation. Projects were originally built and managed by Prairie Housing Development, a non-profit subsidiary of the Corporation. (1977 — 1983)

Continuing Rental Co-operatives Program: provided provincial and federal assistance to individuals, groups or municipalities interested in forming co-operatives to construct or acquire housing for low and moderate income and senior citizen members. (1975)

Mortgage Financing Programs

Saskatchewan Mortgage Guarantee Program: provided mortgage lenders with a Corporation guarantee as an alternative to other mortgage insurance vehicles available for mortgages with more than a 75 per cent gross debt service ratio. The program was limited to two of the Corporation's programs: the First time New Home Buyers' Program and the Non-Profit Senior Citizens' Housing Program. (1986 — 1987)

Land Acquisition and Development Programs

Land Assembly Program: assists municipalities acquire and service land for residential purposes. In projects committed since 1985, the costs and revenues are shared on a 15 - 85 per cent basis by the municipality and Corporation. Most municipalities handle their own lot sales with pricing policy approved by the Corporation. (1973 — present)

Land Acquisition and Holding Program: with costs shared on a 95-5 per cent basis by the Corporation and the municipality, this program was intended to provide a 15-year supply of government-held land, suitable for future residential development in selected communities. (1973 — present)

Property Management Programs

Urban Native Housing Program: assisted native-managed non-profit housing companies acquire accommodation for low income natives in urban communities with a population of 2,500 or more, with federal and provincial subsidies provided. Rents were not to exceed 25 per cent of household income. (1979 - - 1982 and 1986)

Acquisition of Existing Housing for Low Income People: acquired moderately-priced housing for rental to low income families. Rent was to be no more than 25 per cent of the tenant's income. Costs of acquiring and operating the units were shared by the federal and provincial governments. (1976 — 1982)

Housing for People of Indian Ancestry: acquired existing moderately-priced housing for rental to native families who were employed or attending approved educational programs. Rents were not to exceed 25 per cent of household income. Capital and operating costs were shared by the federal and provincial governments. (1973 — 1976)

Staff Housing: In 1984, the staff housing operations of the provincial Department of Supply and Services were transferred to the Corporation in recognition of the Corporation's expertise in the area. Provides housing to government employees in locations where it is necessary to support government programming. (1984 — present)

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